

The Economic Order in Islam

By

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Publisher's Note

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The most comprehensive arrangement, covering both the means of sustenance needed in this world as well as the means of attaining bliss and felicity in the Hereafter, that the Islam has proffered is hard to even imagine to be found in any religion, faith, order or philosophy. So far as the creed of the Hereafter is concerned, it has gone deep into its foundation. In fact it plays a fundamental role in making people take to path of rectitude. Attention to it is drawn, ever so often, in the Holy Quran as well as the Traditions of the Holy Prophet. Together with the injunction to have perfect visualization of, and faith in, the Hereafter, Islam has proffered a perfect order for comporting oneself in this world and has demanded its adoption. How to deal with those whom you owe some rights? What extent one can go to, to meet the demands of one's ego? What place in life is allotted to wealth and property? How to distribute and disburse it? To what extent one can get

benefited from it? There are, in Islam, clear-cut injunctions on all these issues.

Hazrat Maulana Syed Abul Hasan Ali Nadwi (RAA) has shed abundant light on various aspects of Islam in his works and, keeping the modern requirements in view, has presented them in a captivating style. It is superb in the extreme. And that is something peculiar to Hazrat (RAA). In that he is unique. In it, there is the consideration of modern requirements; and yet, nowhere in it is found the slightest deviation from the 'Book' and the 'Sunnah' as well as the precept laid down by our predecessors. So it is primarily because he has on the one hand a deep insight into Quran and *Hadeeth*. He had learnt the *Shariat*-related sciences from respective virtuosos of its various branches. On the other hand, he had in view the state of affairs prevalent in the world and its requirements which, too, he had studied with deep insight. In this book before us, Hazrat (RAA) has presented, in a style extremely superb, the Islamic regulations regarding the wealth and riches. It is a self-contained, elaborate treatise which was published about fifty years ago. It is now being published in a regular book form. To it has also

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been added additional material that had bearing on the subject and could be traced in Hazrat (RAA)'s other writings. Captions/sub-titles have also been inserted wherever deemed necessary.

I am grateful to my venerated uncle, Maulana Wazeh Rasheed Nadwi for having written, after having gone through it, a valuable foreword to it also and I am also grateful to Maulana Ehsanul Haque Nadwi for having translated this precious book.

Now completed in many respects, this book is now in readers' hands. May Allah make it a means to grant His Forgiveness to the writer of these lines.

Bilal Abdul Hai Hasani Nadwi,
Dar-e-Arafat, Daira-e-Shah Alaam-ullah, Rae Bareli.

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5 Foreword by

Maulana Mohammad Wazeh Rasheed Nadwi,
(Head, Deptt. of Arabic, DUNU, Lucknow.)

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According to Islam, the basic concept about wealth is that it is a bounty conferred by Allah, the Sustainer. He bestows of it whatsoever and whomsoever He wills:

*Allah propounds for whom He will without measure.*¹

*And He provides for him from whence he never reckons.*²

About suzerainty, power and dominance, too, the Islamic concept is what has been vividly described in the Holy Quran:

*...You give dominion to whom to whom You will, and You take away dominion from whom You will.*³

¹ . XXIV : 38.

² . LXV : 3.

³ . III : 26.

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Likewise, He does forfeit all the financial power of its holder whenever He wills. All his wisdom, his endeavours and designs are rendered vain and avail him not, in the least.

Despite all his capabilities and endeavours he becomes pauper and bankrupt. Even his endeavours and capabilities as well as their fruits and outcome are in His hand only. An analogy to that has been adduced in the episode of Qarun (Croesus) narrated in the Holy Quran. People envied Qarun and wished they had as much wealth as he had; as much as the weight of its keys was too heavy to be endured:

*We had vouchsafed him of the treasures that of which the keys would have weighed down a band of strong men.*⁴

Nonetheless, when the Real Conferrer willed He had him, together with his wealth, wisdom and intellect, immersed into the earth:

*Then We sank the earth with him and his dwelling place...*⁵

⁴ . XXVIII : 76.

⁵ . XXVIII : 81.

Whereupon those who had envied him thanked the Almighty for being saved from such a fate.

Firaun (Pharoah)'s tale, too, has been told and retold in the Holy Quran with the same objective: to instill that the people in power, having resources at their disposal, and wallowing in grandeur and glory should not deem themselves the owner of all that ; and that they would continue to own them for ever and so will do their descendents after them, after having inherited all that from them. No. That is not going to be so. Allah's dispensations of munificence, release and/or forfeiture of bounties vary from person to person. Every one gets everything as per his own lot.

The basic difference between Islam and its antithesis on this issue lies herein itself. It is the only thing and nothing else on which the financial system depends. According to the Socialist ideology, the ownership rests with the state and the labour belongs to man. The state simply pays him off the wages of his labour in accordance with actual needs or his share as prescribed for him. Beyond that there is no liability on, or unto, him.

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And that is because he has no ownership rights on the capital. Moreover, the expenditure poses no problem.

Under the capitalist system, the wealth belongs to one who renders/supplies labour and owns intellect and ingenuity. He is allowed to earn as much as he wills and spend as much as he wills. The State merely collects from him a part thereof by way of tax; while the earner looks after only his own self or the closest of his kin. That he looks after his own self and ignores others constitutes no vice. Likewise the power, too, belongs, like the wealth, 'rightfully' to man himself. He may acquire it the way he likes and may use it the way he likes. There are laws formulated to keep the system running; but those having brains make their own efforts to circumvent them.

And, thus, there exists in the world only the system of self-interest to the deprivation of others, lavish in respect of some and stringent in respect of some others.

Islam has made it quite clear that whatever is owned by anyone does belong, in fact, to Allah. It has laid down the principles for the acquisition of

wealth and resources: that it should be done in accordance with the procedure prescribed, as well, by Allah. The principles of utilization of these resources have also been laid down so that their concomitant effects that are haughtier, recalcitrance and highhandedness do not crop up. Because, the wealth and power both, if not kept under control, become the cause of breeding recalcitrance, obduracy, tyranny and highhandedness.

And, thus, the acquirement, whether of wealth or power, is also subjected by Islam to rules and regulations. And so are done the expenditure and utilization of wealth and power too. This has, however, not been done through legislation. For, doing so through legislation generates a sense of coercion. It has, therefore, been done through inducement and intimidation, visualization of reckoning and being called to account in the Hereafter, the concept of getting forfeited of these bounties in this world itself in case of Allah's displeasure, through the specific description of the rights of others, condemnation of both, extravagance as well as miserliness, and the concept of retribution and censure on these

counts. Beside all this, inducement on pursuit and practice of altruism, contentment, compassion, providing succour to fellow human beings, sympathy and gratefulness is also amply effected in the Holy Quran and *Hadeeth*. As regards to instances and examples of such practices, they are there in the history galore. The history of rulers, the rich and the wealthy, those in power and positions of authority are replete with them.

As per the Tradition, it has been stated by the revered Prophet's Companions that the Prophet (SAW) had been declaiming the rights (of the people) with such elaboration and intensity that we often thought we have no rights of our own in our assets and everything belonged to others.

It is such an equitable system as provides solution to all the problems. However, little has been put down in writing on this subject. And so is the case despite the fact that on this very issue rest the two universal orders both of which are plagued with overaction in some respects and shortfall in others, commissions and omissions both. The consequences thereof are there for every one to see. There is a book by Syed Qutb, 'The social

justice in Islam'. It earned great popularity and was translated in Urdu also. But, it is meant for the elect, not the laity; and its style of presentation is technical. There are some other books on the economic order of Islam by some other writers. But, in them the issue has been dealt with in the perspective of the two economic orders: socialism and capitalism; and can be comprehended only by the experts and the knowing.

There were some writings by the great Islamic thinker, Hazrat Maulana Syed Abul Hasan Ali Hasani Nadwi (RAA) on this subject. They were, however, complementary parts of some other subjects. Dear Molvi Bilal Abdul Hai Hasani, who has been taking interest in collecting Hazrat Maulana (RAA)'s such writings as come under the same subject as has its own independent value and importance but could not get prominence because of their occurrence under some other broader issue, has got some of Hazrat Maulana (RAA)'s writings on this important issue collected and compiled. These writings, despite being extremely concise, shed thorough light on all aspects of this important issue. Among them is the one of greatest importance --- that of ownership and the exact

position of the earner. Subsequently what rights he has in that wealth and what rights have others in it. That is the second most important poser. Thirdly, what measures should be adopted for its acquirement and its preservation. And, then, what course should be adopted to safeguard the rights of others, whether it is the government, the society, the family or the welfare works or one's own self.

It is generally *Zakat* and *Sadaqat* that the people talk about. The basic issue is the acquisition of wealth, its possession and its expenditure, their obligatory occasions and the spurious ones. And, then, in the event of profit and/or loss what should be the stance or reaction of the owner of the wealth. These issues have very prominently got highlighted in this treatise. And, thus, a vacuum has got filled up. This treatise is apt to be adopted as a key-note based on which further detailed discussions can be held.

May Allah reward Molvi Bilal Abdul Hai Hasani for this compilation. It would also delight the soul of his revered father, Maulana Mohammad al-Hasani (RAA) who had his life devoted to, and spent in, transmitting and

propagating the thoughts of his revered uncle, Hazrat Maulana Abul Hasan Ali (RAA) as well as his grand father, Hazrat Maulana (RAA) himself. Its peculiarity is that a prolonged, profound and ideational issue has very succinctly been presented in it.

May he be rewarded by Allah on behalf of all of us. *Amen!*

Wazeh Rasheed Nadwi.

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Islamic Order of Finances

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The Bond Between Man and God

The bond that exists between God, the Sustainer, and His bondmen is such as has no counterpart, basis or measure in those bonds of

ours which we are familiar with. The utmost that we can say is that it is a bond between a Most Merciful and Benevolent, Munificent and Magnanimous Master and a poor and down-trodden, destitute and indigent, helpless and hapless slave. And the Qualities of Perfection, Power and Authority, providence and Protection, Love and Kindness of that Benevolent Lord demands that the slave should, at least, submit himself, willingly and earnestly, to Him and be ready to sacrifice not only his material possessions but also his heart and soul and everything that he has, for His sake.

Let us now ponder over the manifestations of His All-embracing Providence, Mercy and Guidance, Kindness and Benevolence, Magnanimity and Munificence. Is it not Allah, the Elevated, and none else, who conferred on man this well-cut, befitting mantle of existence and bestowed him the power and ability to exploit the treasures, deposits and resources of, within and on, the earth to his advantage. He created in him, for this purpose, a very refined, subtle, ingenious and marvelous mechanism. He endowed him with the flair for invention and discovery; and the

capability to harness, utilize and manage the resources and deposits. He also gifted him the capability of conducting mutual exchange, cooperation and transaction on the basis of mutual give-and-take.

This Divine Attribute of Providance and Guidance is manifest in all species, categories and classes of all that exist on earth:

*Our Lord is He who gave everything its existence, then g-uided it.*⁶

However, the man (who is the vicegerent of God on earth) has been allotted the largest share of it and he alone is its greatest manifestation and the center of its focus.

*And assuredly We have honoured the children of Adam, and have borne them on the land and the sea, and we have provided them with clean things, and we have preferred them with a preferment over many of them whom we have created.*²

And He made, for this purpose, the earth level and smooth, created a suitable climate and endued man with a passion and yearning and capability to benefit from the hidden sources of energy and

⁶ .Al-Quran, xx : 50

² xvii : 70

power, unseen reserves and resources, land and marine treasures and raw materials:

*He it is Who has made the earth subservient to you; so go forth in the tracts thereof, and eat of His provision.*³

He did not only made subservient to man such items as are basic requirements of life and are indispensable for existence, irrespective of the kind of society (urban, rural, advanced or backward) and in absence of which life is unimaginable like foodstuff, grain, water and fire, but made them common and cheap also.

Do you behold what you sow? Do you cause it to grow, or are We the grower? If We willed, we would surely make it chaff, so that you would be left wondering, We are undone indeed. Aye! we are deprived (altogether). Do you behold the water which you drink? Is it you who sends it down from the rain-cloud, or are we the sender down? If We willed, We would surely make it brackish. Why do you not give thanks? Do you behold the fire you strike out? Is it you who produce the tree thereof,

3. Lxii : 15

*or are We the Producer? We! it is We Who made it a reminder, and a provision for the campers.*⁴

Allah, the Exalted, has endowed man, as against the minerals and animals, with a sense of beauty, elegance and refinement, potential for progress and an urge for diversification and upliftment. All this pomp and show in life and its warmth and vitality owe their existence to it. All the development and progress, diversifications and innovations, discoveries and inventions that take place in this world are, in fact, indebted to it. Allah, the Exalted says:

*To each—these and those—We extend the bestowal of thy Lord, and the bestowal of thy Lord is never restrained. See thou! How We have preferred some of them over some (others); and surely the Hereafter is greater in degrees and greater in preferment.*⁵

He also blessed man with the urge and eagerness to mutually cooperate with each other, be considerate to others' expectations and demands from him, maintain security and peace in

4. LVI : 63-73

5. XVII : 20-21

the land, be adventurous and ready to undertake risks for earning legitimate livelihood for himself and gains for the commonweal. There is no class of Mankind and no era of history which was bereft and deprived of these instincts and capabilities:

*For the protection of the Quraish, for certain protection in the journey in the winter and the summer--- let them worship the Lord of this House, Who has fed them against hunger, and has rendered them secure from fear (of being waylaid.)*⁶

Basic Concept the Islamic Economic Order

These self-evident truths and the natural state of affairs (wherein the man's helplessness and impoverishment, in their ultimate form, are fully laid bare and wherein the All-Pervasive Providence of God is also fully radiant and revealed to the eyes) as well as the wisdom, logic and commonsense lead to this natural corollary that nothing should be regarded a property

⁶ 6. CVI : 1-4.

possessed by the man. Nothing should be attributed to him and, to put it succinctly, he ought to be treated the way a suckling child and a toddler, one who is brought up in the lap of his parents or walks holding their fingers is treated. In fact, if one goes deeper into thought, it is revealed that the man, in this vast universe and before that Highly Exalted, Elevated and Omnipotent Providence is, by a far greater degree, helpless, impotent and impoverished than a child being brought up under the protection and care, and crawling and toddling at the feet, of his parents:

*His is the most exalted similitude in the heavens and in the earth. He is the Mighty, the Wise.*⁷

Thus, all the things that are supposed to be the property of man and whose ownership he has assumed, out of ignorance and misapprehension, and ascribes them to himself should, in truth, be ascribed to God who is their actual Creator and who has put them under control, and at disposal, of man only for limited purposes, for a limited period and in a limited way.

⁷. XXX : 27

In this context, the first and foremost truth that the holy Quran has enunciated is that the wealth and property are, in fact, Allah's endowment to man and His trust unto him and are, in reality His property. And, hence, it is an obligatory duty of man to spend what belongs to Allah and in His cause and doing so is a blessing for him. Enunciating the merits of expending (in Allah's cause) this very approach has, in general, been adopted by the Holy Quran:

O you who believe! Spend of what We have provided you before the Day arrives when there shall be neither trading nor intercession⁸.

Say to those of My bondsmen who have believed , that they may establish prayer and spend privately and publicly of that which We have provided them before the Day arrives when there will be no bargaining or befriending.⁹

While inducing upon manumission (on *Mukataba* basis) of slaves, the advice is:

⁸ . II : 254.

⁹ . XIV : 31

*...write it for them if you find any good in them, and give them of the wealth of Allah which He has given you.*¹⁰

It has very clearly been stated here in this verse that this money is, in fact, owned by Allah which He has bestowed on you. And, hence, you should not hesitate in setting the slaves free.

*And seek the abode of the Hereafter with what Allah has vouchsafed you, and forget not your portion in the world, and be you generous and Allah has been generous to you, and seek not corruption in the land, verily Allah approves not corruptors.*¹¹

The man is but the vice-gerent and trustee of the real owner in this wealth and riches. And, so, what hesitance could he have in expending it as per His orders and behest:

*Believe in Allah and His Messenger and spend of that whereof He has made you successors to. Those of you who believe and spend theirs shall be as great reward.*¹²

And that is why it is said that the people who have this reality in view, if afflicted with some loss

¹⁰ . XXIV : 33.

¹¹ . XXVIII : 77.

¹² . LVII : 7.

of life or property endure it and rest convinced that they and whatever they had belonged to Allah, and it is Allah to whom all of us have to go back to:

...and bear you glad tidings to the patient who when an affliction afflicts them, say: 'Surely we are Allah's and surely to Him we shall return'.¹³

Quranic injunctions in respect of wealth and riches

The relation that the man bears with his wealth is described in Quran by the word **Kasb** (acquisition); that means man is not the real owner of that wealth but its 'acquisitor':

O you who believe! Spend out of the good things you have earned...¹⁴

Moreover, in respect of this 'acquisition', too, the holy Quran avers that it is not merely your wisdom and sagacity and your ingenuity and diligence that has gone into it. It is, instead, the Guidance from Allah and the prudence that He has vouchsafed you and His Grace of facilitating the matters that has enabled you to do this 'acquisition'. That is why it is so that the people

¹³ . II : 155-156.

¹⁴ . II : 267.

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who boasted to have acquired whatever they did by the dint of their own intellect and sagacity and ingenuity were rebuffed. Qarun (Korah or Croscius) has been quoted in Quran to have said:

*'I have achieved all this because of the knowledge I possess.'*¹⁵

Having quoted this false claim of his, the Quran says:

*Did he not know that Allah had destroyed before him, of the generations, who were stronger than he in might and larger in respect of following? And the culprits will not be (immediately) questioned of their sins.*¹⁶

At another place, the Quran says:

*When hurt touches a man he calls on Us, and afterwards when We have changed it into a favour from us, he says: 'I have obtained it by force of my knowledge.' Aye! It is a trial, but most of them know not.*¹⁷

Following that it is pronounced:

Do they not know that Allah expands provision for whom He will, and stints it for whom

¹⁵ . XXVIII : 78

¹⁶ . XXVIII : 78.

¹⁷ . XXXIX : 49

*He will? Verily here are signs for them who believe.*¹⁸

Despite all that, however, the holy Quran grants recognition to man's legitimate acquisition of wealth, its inheritance in accordance to norms laid down by the *Shariah* and the fair means adopted for transfer of ownership. And on this premise it deems man's ownership justified and, so, it ascribes, off and on, the wealth to man the way the ownership of something is ascribed to someone:

*And do not give to the weak-witted the property which Allah has made for you a means of support.*¹⁹

Nevertheless, Quran does not deem the man such a permanent and eternal orphan and imbecile species as would require to have his property and wealth kept permanently under supervision and control of someone else; and so would have no right of disposal of any sort over his wealth and property. In Quran's view what behoves the man's status of glory and perfection and his intellect is that the man be made independent and empowered

¹⁸ . XXXIX : 52.

¹⁹ . IV : 5.

and enabled to administer his property. And, so, it says:

*Allah propounds a similitude; there is a bondman enslaved who has not power over aught, and there is one whom We have provided from Ourselves with goodly provision and he spends out of it in private and public.*²⁰

On the one hand it does not deem the man such hapless and powerless as would render him to something to be put to operation as is put a soulless machine or a dumb animal and is utilized to generate wealth and goods but is not granted, in true sense, even the freedom to make himself any use of the wealth and goods he produces. For, it is much below his human dignity and status and gives the man an image of an inorganic object. It dispels and perishes the instinctive motives of acquisition of livelihood. It kills the legitimate and well-balanced, innate passion of competition in man and deprives him of the natural zest and dynamism so essentially needed for variegation and colourfulness of life. On the other hand, it does not leave also the man totally free, unrestrained and unbridled in disposal of these

²⁰ . XVI : 75.

wealths and properties and their usufruct and utilization. The vast dispensations that it has made for that purpose are of the following nature:

1. It has, first of all, instilled this faith that the man is not the real owner of the wealth and property. The real owner is Allah, the Exalted. It is due to His Grace and Favour that this wealth and property fell to his lot. He (the man) is only its custodian. And he should, therefore, remain strictly observant of the limits prescribed by Him in their disposal and utilization.

*Then We appointed you in the land as successors after them, that we might see how you would work.*²¹

2. It instilled in him the conviction that there is another life after this one in which he will have to give account of all the wealth and property that he has had in this life before the One who is the Real Owner of them; and it would be seen how far has he been able to acquit himself of the obligation of being His vicegerent, deputy and trustee. (It is Quran's main topic and in hundreds of its verses

²¹ . X : XIV.

this conviction is tried to be instilled in very effective and engaging style.)

3. It has very forcefully tried to instill this conviction and inculcate in mind that this world is not the 'el Dorado', an abode to lead a life of luxury and lust. It is, instead, the abode of ordeal. All the wealth and riches, the articles of luxury and comfort that are there in this world are by way of ordeal. It is all trial and tribulation. This life, whether short or long, is not a respite for self-indulgence. It is, instead, a respite for performance. This wealth and property is not for acquisition of means of luxury and self-indulgence, and fun and frolic. It is, instead, the currency for buying the commodity of requital in the Hereafter and the Divine Appeasement. This life is not the actual occasion for self-indulgence and enjoyment. Its actual place is the Paradise that one would get in the life after the present one.

*We have made whatever is on the earth as an adornment of it, that We test them—which of them is best in work.*²²

²² . XVIII : 7.

*Who has created death and life, that He might test you as to which of you is excellent in work.*²³

*And do not strain your eyes after what We have given pairs of them to enjoy: the splendour of the life of this world, that We might try them therein; and the provision of your Lord is the best and most lasting.*²⁴

Those disclaimers who, having deemed this world the be-all and end-all, would have indulged in pursuit of pleasures and had all their desires and passions fulfilled here itself doing nothing for the Hereafter would be accosted thus:

*You made away with your good things in your life of the world, and you enjoyed yourselves therewith, so today you shall be requited with the torment of ignominy...*²⁵

4. It also made it imperative that the wealth must be earned by such means as are legitimate unsullied, un-tyrannical. For this purpose it imposed on acquisition some legal and moral restrictions. The man is not permitted to acquire wealth by means of fraud, theft, gamble,

²³ . LXVII : 2.

Fiq²⁴ . XX : 131.

²⁵ . XLVI : 20.

ruthlessness and highhandedness. All methods like those of perfidy, usurpation, deception and swindling, speculation and forward trading were declared forbidden. And these are the very gateways through which large amounts of wealth are suddenly, and without any exertion of labour and fair mode of exchange get into one's hands:

*O you who believe! Devour not your property among yourselves unlawfully, but let those be a trading among you by mutual agreement; and kill not yourselves. Verily Allah is to you ever Merciful.*²⁶

5. It declared the trade as permissible and declared the usury totally forbidden:

*Allah has allowed trade and has forbidden usury.*²⁷

It is so because the usury makes the wealth of the community collected into the hands of a few individuals. The community, upon the whole, gets pauperized and plundered; whereas the few individuals, in their individual capacity (even if they have their groups, companies and corporates formed), become Qaruns. A little bit of wealth

²⁶ . IV : 29.

²⁷ . II : 275.

owned by the capitalists and the rich by which they start their usury business gets all the wealth of the entire community, city or the country sucked to it just as the legendary (Arabian Nights) magnet mountain sucked the bolts and buckles of the ships and boats getting within its magnetic field to it leaving their planks and passengers to be drowned. They (the usurers) have their (other people's) means of livelihood, their time and energy captured and controlled by them and keep generating money from money without any exertion of labour and any justifiable exchange. And, thus, their money keeps inflating lying stagnant at one place instead of remaining in circulation and distribution.

6. Extravagance in one's own wealth, howsoever large an amount it might be, is proclaimed as prohibited. It enjoins:

Eat and drink, and be not extravagant; surely He does not approve of the extravagants.²⁸ And give you to the kinsman his due, and also to the needy and wayfarer; and squander not in squandering. Truly the squanderers are the

²⁸ . VII : 31.

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brethren of the devils, and the Devil is ever ungrateful to his Lord.²⁹ And those who when they expend are neither extravagant nor stingy; and it is a medium in between.³⁰

Let not your hand be chained to your neck, nor stretch it forth to its extremity, lest you sit down reproached, impoverished.³¹

Some things have permanently been banned for man. And these are such as are generally not possible without extravagance and which become, naturally and inevitably, cause of impingement of others' rights, carelessness, atrocity and ruthlessness, disorder and disruption in the community and the society and the rise in crime. Such as: Wine and common intoxicants, gambling, adultery, all sorts of debauchery and obscenity, eating and drinking in silver and gold utensils, silken garments and all sorts of ornaments, exclusively, for men, making images and sculpture ...etc., have all been declared prohibited. There are certain things which have not been viewed with approbation; such as: music, too much of

²⁹ . XVII : 26-27.

³⁰ . XXV : 67.

³¹ . XVII : 29.

fastidiousness and variety in food and clothes, fondness for, and vying each other, in unnecessary constructions, leading life of too much luxury and comfort. It has, thus, kept a large chunk of wealth and riches protected against getting squandered in useless and generally harmful activities, in pursuit of personal, ephemeral and bootless pastimes and pleasures; and can, thus, be utilized in activities of collective welfare and interests or even individual personal necessities. Even if apparently and juristically no inpingement of anyone's rights occurs and the money that is must for fulfillment of these pursuits is not acquired by means of any injustice and atrocity or embezzlement and perfidy, the fulfillment of these pursuits is, in any case, not void of injustice to someone, negligence of collective weal and callousness. For, every individual's share in the wealth and riches, happens to be on per capita basis. And an individual's share cannot afford (particularly when other individuals are deprived of even a morsel to satisfy their hunger and a piece of cloth to clad their body) the luxury of having means of fulfilling one's personal pastimes and pleasures. And, thus, every unnecessary pastime and every extravagance is, in fact, necessarily concomitant, broadly

speaking, with some injustice or other. Some Arab savant has this maxim to his credit: 'I have seen no extravagance that is not concomitant with some injustice.'

The Quran has, in a very subtle and discrete way, forbidden, having simultaneously issued injunctions to pay the relatives, paupers and wayfarers their dues, being extravagant. For, both the two things cannot be combined. For, whoever would make unnecessary expenditure on one's own self or his family and dependents would not be able to make necessary expenditure on other rightful claimants.

*And give you to the kinsman his due, and also to the needy and wayfarer; and squander not in squandering. Truly the squanderers are the brethren of the devils, and the Devil is ever ungrateful to his Lord.*³²

8. Accumulating wealth and expending nothing out of it in Allah's cause has very sternly been warned against:

³² . XVII : 26-27.

*And those who hoard up gold and silver and do not spend them in the way of Allah, announce you to them an afflictive torment.*³³

Thus, the holy Quran does not view keeping the money hoarded, buried underground or stacked in iron safes, with approbation. By scanning the Holy Quran and *Hadeeth* and studying the life of the Holy Prophet (SAW) one can learn that accumulating money is a matter of secondary nature in Islam, for which merely a sort of permissibility may, perhaps, be derived, and that, too, with this rider that whatever dues get levied thereupon (like the *Zakat*) must be timely settled.

9. Expending in the way of Allah, in deeds of compassion and sympathy, practicing altruism and being charitable have been very profusely and emphatically induced upon:

*O you who believe! Spend out of the good things you have earned and of what We have produced for you from the earth.*³⁴

And the likeness of those who spend their riches in the way of Allah is as the likeness of a grain that grows seven ears and in each ear one

³³ .IX : 34.

³⁴ .II : 267.

*hundred grains; and Allah multiplies unto whom He will. And Allah is Bountiful, Knowing.*³⁵

*And they feed, for love of Him, with food the destitute, the orphan and the captive. Saying: 'We feed you only for the sake of Allah; we desire not from you any recompense or thanks...'*³⁶

*...preferring them above themselves even though there was want among them.*³⁷ 10.

10. It generated the concept that there are some rights and interests of the community linked with every individual's property. And, so, every individual's property is, consequently, property of the community. By its wastage, the right of the community is impinged upon. And, thus, each and every penny spent by an individual out of place amounts to wastage of many a benefits and interests of the community. He, thus, commits the crime of misappropriating the community's wealth:

*And do not give to the weak-witted the property which Allah has made for you a means of support.*³⁸

³⁵ . II : 261.

³⁶ . LXXVI : 8-9.

³⁷ . LIX : 9.

³⁸ . IV : 5.

Here in this verse, the personal property and wealth of imbecile orphans and inept youngsters that they get in inheritance has been treated as the property of the community. It is defined as the mainstay of life and livelihood of the community. It is, on this very ground, forbidden to be handed over to them, even though it is their own property.

11. And lastly, through the law of inheritance, each and every wealth, howsoever small, and each and every property, howsoever trifle, is also got distributed among a number of persons. Consequently, whatever money, property and belongings is left behind by one deceased is distributed among his inheritors as per the shares apportioned to each. And, thus, it is impossible for the status quo to be kept maintained in respect of any wealth and property for more than one generation. However, whichever property or possessions are endowed for general Islamic interests, commonweal or some other charitable work would remain at status quo. The endower's and his inheritors' rights to it would get snapped off; and to gift it or sell it would be unlawful:

*And to everyone We have appointed inheritors of what the parents or relatives leave behind.*³⁹

*Allah enjoins you in the matter of your children ; the male will have as much as the portion of two females.*⁴⁰

The spoils would also be distributed among the Muslims as per the advice:

*And know that whatever of the spoils you get then verily to Allah belongs one-fifth thereof and to the Messenger and to his kindred and the orphans and the needy and the wayfarer.*⁴¹

However, those lands and immovable properties which fall into hands of Muslims during the Islamic conquests would be treated at par with the endowments. The *Sura* (Chapter) *Al-Hashr* has as follows:

And as to what He restored to His Messenger , you rushed neither horse nor camel upon it, but Allah gives mastery to His Messenger over whomsoever He will. And Allah is potent over everything. Whatsoever Allah may restore to His Messenger from the people of the cities is due unto

³⁹ . IV : 33.

⁴⁰ . IV : 11

⁴¹ . VIII : 41.

*Allah and the Messenger and his kinsmen, and the orphans and the indigent and the wayfarer, so that it may not be confined to the rich among you. Take whatsoever the Messenger gives you, and refrain from whatsoever he forbids you. And fear Allah; verily Allah is stern in chastising. And it is due to the poor **Muhajirun** who have been driven forth from their homes and their substance, seeking grace and goodwill from Allah and succouring Allah and His Messenger. These! they are the sincere. And it is also due to those who are settled in the dwelling and the Faith before them, loving those who have migrated to them and finding in their breasts no desire for what has been given them, preferring them above themselves even though there was want among them and whosoever is preserved from the greed of his soul, then these! They are the blissful. And it is also due to those who came after them, saying: Lord! Forgive us and our brethren who have preceded us in faith and put not in our hearts any rancour towards those who have already believed, Lord! You are Tender, Merciful.*⁴²

⁴² . LIX : 6-10.

And, so, on the basis of this verse Hazrat Umar (RAA) sought to be excused from distributing the land of Iraq among the Muslims of the time (those who were entitled to spoils) and said that it was a joint property of Muslims in which not only the Muslims of the time but even those coming later have their shares. ‘If I have it distributed only among the army and the present ‘claimants’ what would get the Muslims coming after the present generation’, he said. The honourable Companions concurred with his opinion and the same was implemented.⁴³

12. The last and conclusive measure adopted to make the wealth and the capital of individuals beneficial for the community is that whoever gets two hundred *Dirhems* (Rs.52.5) accumulated with him in excess of his inevitable expenditures has to expend, on expiry of an year on the accumulated amount, the fortieth part (2.5%) of it in the way of Allah. Also out of the grain-crops, agricultural products and the cattle, one has to expend the *Zakat* share. These are called in Quranic terminology *Zakat* and *Sadaqat*.⁴⁴

⁴³ . vide *Ahkam-ul-Quran* by Al-Jassas al- Razi, Vol. : 3, p. 530.

This *Zakat* is a provision of utmost importance in the Islamic Order. It is, to put it in more precise terms, the third pillar of Islam. Its relevant principles and its virtues, which the Quran has pointed out to, are now the topic of our discussion.

Zakat---a Faith-Boosting Force

Among the particular injunctions which the Holy Quran has issued in regard to capital, the injunction of *Zakat* is the most important one. It is the third pillar of Islam. A little of enunciation of the Quranic view about the same is attempted below:

The Quran says: *He it is who has raised amidst the unlettered ones a Messenger from among themselves, rehearsing to them his revelations and purifying them and teaching them the Book and wisdom, though they have been before in gross error.*⁴⁵

⁴⁵ . LXII : 2.

*And had there not been Allah's grace upon you and his Mercy, not one of you could have ever been cleansed, but Allah cleanses whomsoever He will.*⁴⁶

*Surely blissful is he who has cleansed his soul.*⁴⁷

*He indeed has attained bliss who has cleansed himself.*⁴⁸

Hence, it is apparent that the *Zakat* is named so for the very reason that it cleanses and purifies, as it were, the soul as well as the wealth. The infatuation with the wealth combined with the ensuing miserliness is such a disease as makes the heart of its victim, unbeknown to him, overwhelmed by it, taking it totally under its control, to the effect that he can no more go in for any other, higher objective and can do no sacrifice therefor. That is why the Quran says :

*Verily man is ungrateful to his Lord. And to that he is a witness. And he is vehement in the love of wealth.*⁴⁹

⁴⁶ . XXIV : 21.

⁴⁷ . XCI : 9.

⁴⁸ . LXXXVII : 14.

⁴⁹ . C : 6-8.

From this one psychopathic disease thousands of other moral malaises are given birth. Sublime characteristics like noble virtues, ambitiousness, magnanimity, altruism, selflessness, benevolence and compassion and philanthropy get stamped out. And the traits of meanness, niggardliness, miserliness, selfishness, callousness, ruthlessness, cowardice and frailty of character get rooted. And these are the characteristics which are curtains for all spiritual furtherance and all kinds of weal and prosperity. And hence the pronouncement:

*And whosoever is preserved from the greed of his soul, then these! They are the blissful.*⁵⁰

The description of characters and traits of mammon-worshippers is scattered throughout the holy Quran:

*Woe be to every slanderer, traducer, who amasses wealth and counts it. He thinks that his wealth shall abide for him.*⁵¹ *And do not obey thou any ignominious swearer, defamer, spreader abroad of slander, hinderer of the good, trespasser, sinner, gross, and moreover*

⁵⁰ . LIX : 9.

⁵¹ . CIV : 1-3.

*ignoble--- and thus, because he is owner of riches and children.*⁵²

*Let me alone with him whom I created lonely, And for whom I assigned extended wealth, and sons present (by his side) and for whom I smoothed everything and who yet covets that I shall increase.*⁵³

Likewise the wealth that has still remained unspent after having fulfilled all one's needs and is in surplus of the needs is such a wealth as in Quran's view needs be purified. And the way to it is to spend a part of it in the way enjoined by Allah. By means of it the soul and the wealth both get purified. And hence the verdict:

*Take you alms of their riches, thereby you will cleanse them and purify them.*⁵⁴

About the one who spends in the way of Allah it is said:

*And the pious shall avoid it (the hell-fire) altogether. He who spends his substance that he may be cleansed.*⁵⁵

⁵² . LXVIII : 10-14.

⁵³ . LXXIV : 11-15.

⁵⁴ . IX : 103.

⁵⁵ . XCII : 17-18.

It is this edification of soul about which is said:

*...who spend their riches seeking the pleasure of Allah and for the strengthening of their souls...*⁵⁶

This *Zakat* and *Namaz* together is such a drill and exercise, such an edification and education and such an intrinsic strength of soul and heart as to expect, without having attained it, any kind of strife and sacrifice of life and property is futile and making a demand of it is something premature. It is like putting the horse behind the cart. It is for this reason that these were ordained and emphasized prior to proclamation of the incumbency of *Jihad*. For, it is the first and inevitable step on the path of journey of *Jihad*, and whoever did not get through this phase cannot dare to move onward to the next phase.⁵⁷ During the early days in Madina, the Muslims used to get

⁵⁶ . II : 265.

⁵⁷ . It does not imply that once the *Jihad* stage is started these obligatory incumbencies are waived or these incumbencies are meant only for the purpose of training and exercise for *jihad*. The purport is merely this that these incumbencies., apart from being the goal in themselves, they do prepare those who observe them for *Jihad* also. And by means of them, such a bond with Allah and such a spiritual power is generated which generates endurance on hardships faced in the way of Allah and a passion for laying down one's life. If someone is not an strict observant of these incumbencies, his loud, stentorian claims are nothing more than self-deception.

enraged by the intrigues and mischiefs of the jews and sought permission to have a *Jihad* with them. They were advised to remain patient and restrain themselves for some more time and were reminded to be strictly observant of *Namaz* and *Zakat*:

*Many of the people of the Book desire that they could turn you away as infidels after you have believed, out of envy from their sould , after the Truth has dawned upon them; so pardon them and pass over, until Allah sends the command. Surely Allah is potent over everything. And establish prayer and give the poor-rate, and whatever of good you send forth for your souls you shall find with Allah; Surely Allah is Beholder of what you do.*⁵⁸

About this very period it is said:

*Have you not observed those to whom it was said: 'Withhold your hands, and establish prayer and pay the poor-rate.'*⁵⁹

This *Zakat* was incumbent on earlier nations and was so under the *Shariats* of other prophets. The *Banu-Israil* (Israilites) were addressed thus:

⁵⁸ . II : 109 –110.

⁵⁹ . IV : 77.

*And establish prayer, and give the poor-rate and bow down with those who bow.*⁶⁰

The deeds they were made to pledge the performance of included *Zakat* also:

*And recall when We took a bond with the Children of Israil saying: 'You shall not worship any god save Allah, and show kindness to your parents and also to your kindred and to the orphans and the needy, and speak kindly to mankind and establish prayer and give the poor-rate.' Then you turned away, save a few of you, and you are backsliders.*⁶¹

They were promised Allah's Favour and Support on this very condition:

*And Allah said: 'Surely I am with you; if you establish prayer and pay the poor-rate.'*⁶²

Zakat has got mentioned among the good deeds of the 'well-grounded-in-knowledge' group of *Banu-Israil* which was exempted (from retribution):

⁶⁰ . II : 43.

⁶¹ . II : 83.

⁶² . V : 12.

*But of them the well-grounded in knowledge and the Believers believe in what has been sent down to you and what has been sent down before you and the establishers of prayer and the givers of the poor-rate.*⁶³

About the son and the grand-son of Hazrat Ibrahim (AS) it is stated:

*And We made them leaders, guiding by Our command, and We Revealed to them the doing of good deeds and the establishment of prayers; and the giving of the poor-rate; and of Us they were the worshippers.*⁶⁴

Mentioning Hazrat Ismail (AS) it is said:

*And he was wont to bid his household to prayer and purity (Zakat) and he was with his Lord an approved one*⁶⁵.

Hazrat Isa (AS) states about himself:

*...And enjoined on me prayer and purity (Zakat) as long as I am alive.*⁶⁶

⁶³ . IV : 162.

⁶⁴ . XXI : 73.

⁶⁵ . XIX : 55.

⁶⁶ . XIX : 31.

From the very early days (pre-*Hijrat* phase) of Islam Muslims were induced on *Zakat*. The *Sura* (Chapter) ‘Mominoon’ (Makkan) contains:

*Blissful are the Believers, those who in their prayers are lowly, and those who turn away from everything vain; and those who are doers for the sake of purification.*⁶⁷

The *sura* ‘Naml’ (a Maccan one) begins thus:

*Ta. Sin. These are the verses of the Quran and a book luminous, a Guidance and glad tidings to the Believers; who establish the prayer and pay the poor-rate, and of the Hereafter they are convinced.*⁶⁸

The *Sura* ‘Lugman’ (Maccan), too, has a similar beginning:

*...A Guidance and a Mercy for the well-doers. Those who establish the prayer and pay the poor-rate and are convinced of the Hereafter. These are on guidance from the Lord, and these! They are the blissful.*⁶⁹

The *Sura* ‘Fussilat’ (Maccan) contains:

⁶⁷ . XXIII :1-4.

⁶⁸ . XXVII : 1-3.

⁶⁹ . XXXI : 3-5.

*And woe be to the associators, who pay not the poor-rate, and they! Disbelievers they are in the Hereafter!*⁷⁰

In these verses the word *Zakat* has explicitly occurred. Otherwise, the mention of expending in the way of Allah has, every now and then, been made in Maccan *Suras*.

Nevertheless, the connotation of this *Zakat* was not more than the common alms and charity and in these Maccan *Suras* its rules, how and among whom to distribute and disburse it were not described.

It was in the year 9th *Hijrah* when the *Sura* 'Bara'at' was revealed. There is in it the mention of *Zakat* at various places. In the selfsame *Sura* the following verse was also revealed:

*The obligatory alms are only for the poor and the needy and the agents employed therein and those whose hearts are conciliated and those in bondage and debtors and for expenditure in the way of Allah and for the wayfarer; an ordinance from Allah, and Allah is Knowing, Wise.*⁷¹

⁷⁰ . XLI : 5-7.

⁷¹ . IX : 60.

And, so, immediately thereafter the entire system of *Zakat* got established and its elaborate provisions and particulars got determined. All the necessary functionaries and collectors for its collection were appointed. Following that *Zakat* became such an obligation without submission to, and payment of which no one could remain included in the Islamic community and/or enter the fold of the Islamic Faith. The obligations and demands on acquiescing in which the command to end the fighting and have the conciliation made is issued in the *Sura* 'Bara'at' are, after confession of Islam, only two practical obligations: Establishing *Namaz* and paying *Zakat*:

*Then should they repent and establish prayer and give the poor-rate, leave them alone, verily Allah is Forgiving, Merciful.*⁷²

By acquiescing exclusively in these two obligations one can get into the fold of Islam and be a member of the universal Islamic fraternity and brotherhood.

If they repent and establish prayer and give the poor-rate they are your brethren-in-faith. And

⁷² . IX : 5.

*We expound the Revelations for a people who know.*⁷³

These are exclusively the most essential pillars and components of the Islamic collectivity. No collectivity lacking them can have the appellation of ‘Islamic collectivity’ applied to it. Nor can it be deemed a religious community:

and the believing men and women are friends to one another; they bid each other what is reputable and prohibit what is disreputable, and establish prayer and pay the poor-rate and obey Allah and His Messenger. Those! Allah will surely show mercy to them; verily, Allah is Mighty, Wise.

⁷⁴

The patronage (guardianship and protection) of Allah and the Messenger are promised only on this very ground:

Your friend is but Allah and His Messenger and those who have believed—those who establish the prayer and pay the poor-rate, while they bow down. And whoever befriends Allah and His Messenger and those who have believed, then the

⁷³ .IX : 11.

⁷⁴ .IX : 71.

*party of Allah !—it is they who will be triumphant.*⁷⁵

In the Quranic terms this *Zakat* is a combination of all those celestial and terrestrial benefits and bounties that cannot be replaced by any human expedient and economic management. By means of *Zakat* a portion of surplus wealth of the community which is in excess of its requirements (which is proved by the fact that it remained unspent throughout the year) gets into the hands of the needy individuals who had no wherewithal to meet the necessities of life.

‘it would be collected from their wealthy ones and reverted to their poor ones.’⁷⁶

The Islamic System of *Zakat*.

In this context the following few points which are the characteristics of the *Zakat* system are remarkable:

1. A lowest possible level of the surplus wealth was fixed. (which is: two hundred *Dirhems* or seven and a half *tolas* of gold or fifty two and a

⁷⁵ . V : 55-56.

⁷⁶ . Bukhari and Muslim.

half *tolas* of silver i.e. fifty two and a half rupees over which an entire year has lapsed). In this way, a large portion of the wealth of the community is made use for the benefit of the poor; and very little of personal wealth is left out of this collective collaboration.

2. The amount of *Zakat* levied on this wealth is kept very little which is by all means quite bearable by the owners of the wealth. That is: the fortieth portion (2.5 %)

3. The circumference of the needy is kept very vast and their prominent categories and classes are made specific. And those are the ones who exist in every society and civilization. That is the poor and the pauper, those under debt, slaves, wayfarers, and those who are from the administrative or missionary angle necessary to be included among the beneficiaries, that is the ones employed for the collection of *Zakat* (*'the agents employed therein'*) and *'those whose hearts are conciliated'*. And then

this circle is further broadened and generalized by the addition of '*in the way of Allah*'.⁷⁷

4. No condition is imposed on these needy ones except their being Muslims and being needy.⁷⁸ That is neither the condition that they must pay some fee to receive the *Zakat* nor the condition that some of their money must be deposited in advance with the *Baitul-Mal* (the state exchequer) nor that they will have to repay this subsidiary amount together with some addition to it or only the capital without any addition.⁷⁹ It is, instead, their right and it is the duty of the head of the state and the Islamic collectivity to pay them their due. If they committed dereliction in it or misappropriated the amount they would be sinners and usurpers.

5. Having given the *Zakat* amount to its beneficiaries, every kind of ownership-related connection of *Zakat*-givers with that amount

⁷⁷ . See for the details and enunciations of avenues of *Zakat* as well as differences in opinions of the *Fuqahaa* 'Ahkamul Quran' by Al-Jassas and 'Tafseer Ahkamul Quran' by Al-Qartabi.

⁷⁸ . According to Imam Abu haneefa everyone who himself is not owner of the *Nisab* (lowest ceiling of wealth necessary for imposition of *Zakat* obligation) can be entitled to *Zakat amount*.

⁷⁹ . As is the rule followed by the cooperative societies and banks.

would get severed. There will be neither theirs' nor of those managing it (the state and the *Baitul-mal*) any rights and reservations tagged to it. Nor would for them be kosher, as is the case with usurious loan, to take any sort of advantage out of it. So much so that it is not correct even to give it to some such person by giving whom it might ultimately come into his own use; such as: mother, father, sons/daughters, and spouse. The *Zakat* recipient would remain as free as he had been before receiving it. For him to repay it or compensate it in any form and in any way is not necessary at all --- contrary to usury wherein the recipient gets enmeshed for a long while (and sometimes for all times to come) in its snare.

6. *Zakat* is one of those kinds of wealth which have viability and capability of growth like the hard cash, gold and silver, the merchandise, crops and cattle. For, these are the items which can compensate for this deduction that takes place every year. For, they are viable and keep growing. As regards to items of daily use and necessity, such as: wearing apparels, kitchen utensils, residential houses, riding cattle and the household goods, etc. are exempt from *Zakat*.

Likewise, the time for *Zakat* falling due for payment is fixed at the end of the year. The one year long period is long enough span to have it utilized. Moreover, during this period the effect and impact of fluctuations in rates and prices, vagaries of weathers and various seasons and harvests also becomes evident.

7. The *Zakat* system is essentially a collective one. That is to say that should there not be any particular hindrance, it is required to be collected, collectively, under the management of the Islamic state and be distributed as well collectively by it. In this way no particular individual gets personally indebted to any other particular individual. Nor is it necessary to make it known to everyone that so-&-so has been given the *Zakat*. In this way many a white-collared, self-respecting people who do not like to make their wants and that they are among the recipients of *Zakat* known to others can get due financial aid under a common and collective scheme.

8. Living under the umbrella of such an Order, even an unadventurous Muslim has this

satisfaction during his life-time that in case he suddenly dies or for any other reason could not leave behind for his children any wealth, they would not, thanks to the *Zakat* system, have to live unfed and unclad. Because of that he does not remain ever so haunted with the fear of death. Undaunted and fearless, he can take part in such religious and social activities as involve the risk of life. He undertakes to perform *Jehad*, migration, Haj-pilgrimage and other journeys with a contented heart and assurance that there lies at the back of him a treasure which is not anybody's personal and does not belong to any individual which would take care, when he is no more there, of his feeble and orphaned children and his helpless and hapless wife (widow). Similarly, he has this assurance that in case he is run out, while on journey, of his provisions and/or he becomes a victim of some accident, he has everywhere, as it were, an amount of money kept preserved for him and he can easily get back home.

9. *Banu-Hashim* cannot be given *Zakat*. And thus the door to emergence of a class of dynastic and lineal hangers-on among the Muslims is closed for ever. And the door to bringing relief to

others, the common beneficiaries of *Zakat*, who would have otherwise, owing to the blue-blood of *Banu-Hashim*, been virtually deprived, is kept ajar for ever'.⁸⁰

10. The *Zakat* money getting out of one Muslim's pocket gets into the hands of another individual of the same collectivity. And thus, it gets, so to say, back to him. It is thus in a way an aid to himself. It is as though out of one river many a small rivulets are made to flow out in order to have all the fields of all the people and all the trees and plants duly irrigated and watered. And, then, all that water flows back to the same river. Within an organized collectivity, the individuals have so deep-rooted a bond between each other as well as with the collectivity, and their objectives and interests are so intertwined that any one or a few individuals of them cannot stay happy and contented unless and until the collectivity, upon the whole, is happy and contented. This *Zakat* is a means of attaining collective happiness. And, hence, not paying *Zakat* and withholding it is a crime against, and being

⁸⁰ . like it happened among the Hindus and the Jews that because of Brahmins among Hindus and children of Judah among the Jews, the door to alms and charities for the general public has almost been closed.

miserly to, one's own self. The Glorious Quran has, in a very judicious manner, denoted non-payment of *Zakat* with suicide:

*And spend in the way of Allah, and do not cast yourselves with your hands in perdition, and do well, surely Allah loves the well-doers.*⁸¹

It is this very hell of a difference that is there between the *Zakat* and usury. Under the usury and capitalist system a few individuals become owner of very large amount of wealth and resources while the rest of individuals get deprived of even means of subsistence. Yet, it does not bring to these few individuals real happiness. No one person or a few individuals can, all alone, remain happy in a collectivity. It is just like some one cannot live in a jungle or even a citizen cannot live, all alone, in a city. The *Zakat* money makes the collectivity happy; and the usury, having made the collectivity pauper and indigent, makes one or a few individuals owner of very large amounts of wealth. *Zakat* is that very seed which once laid in the soil, produces out of one seed hundreds of grains:

⁸¹ . II : 195.

*The likeness of those who spend their riches in the way of Allah is as the likeness of a grain that grows seven ears and in each ear one hundred grains; and Allah multiplies unto whom He will.*⁸²

Whereas the usury, having reaped the harvests of others, makes them indigent and robbed of even their last grain and gets the silo of one person overstuffed. This difference between the usury and *Zakat* has been described, in its peculiar, miraculous and eloquent style, in Quran:

*Allah obliterates usury, and augments charity. And Allah loves not any ingrate sinner.*⁸³

On another occasion it says:

*And whatever you give in gift in order that it may increase among the substance of men does not increase with Allah, and what you pay in poor-rate seeking the favour of Allah, then these! They shall have manifold increase.*⁸⁴

11. There is nothing in this *Zakat* system that goes against the human nature. Its

⁸² . II : 261.

⁸³ . II : 276.

⁸⁴ . XXX : 39.

implementation, therefore, does not require any bloodshed or reprisal and against which the human nature keeps revolting time and again. There is no attempt in it at making, per force, the various human levels and economic strata at par with each other. Nor the people have been deprived of their legitimate wealth which is the outcome of their natural capabilities or the labour exerted by them. On the contrary, this disparity has been recognized as something realistic and natural:

*And Allah has preferred some of you over some others in provision; then those who are preferred are not going to hand over their provision to those whom their right hands possess, so as to be their equal in that respect.*⁸⁵

*It is We who have apportioned among them their livelihood in the life of the world, and have raised some of them over others in degrees so that one of them may take another as a serf, and the Mercy of your Lord is better than what they amass.*⁸⁶

It has, however, been made imperative that the necessities of human life are available to every

⁸⁵ . XVI : 71.

⁸⁶ . XLIII :32.

individual and the collectivity has been made responsible for this. It has to ensure that none of its members is deprived of the necessities of life.

Divine that it is, the *Zakat* system is, in every respect and viewed from all aspects, an extremely proper and perfect, balanced, temperate and equitable one. No lacuna, no deficiency or excessiveness and no disorderliness is traceable in any of its aspects or angles. It is *The handiwork of Allah Who has perfected everything*.

The *Zakat* made obligatory by Islam on Muslims is the lowest limit of sympathy, compassion and kindly behaviour. Going back on it and shirking it is, in no way, condoned by Allah, the Exalted. The Islamic *Shariah* has very firmly and sternly sought its compliance, and has declared it one of the basic pillars of the the *Shariah* and the religion and the distinctive characteristic of Muslims:

*If they repent and establish prayer and give the poor-rate they are your brethren-in-faith.*⁸⁷

⁸⁷ . IX : 11.

Whoever disowns it or deliberately shuns compliance with it would be regarded excluded from the fold of Islam and separated from the collectivity of the Islamic *Ummah*. Accordingly, these were the very repudiators of *Zakat* against whom the superior-most person of this *Ummah* after the Prophet (SAW), Hazrat Abu Bakr (RAA) openly waged war. All the Prophet's Companions supported him in this war and all of them had consensus on this.

The prophet (SAW) did not consider, as is evident from his practices and life-style, his attitude and inclination, his inducement, advices and instructions to his principal Companions, his chivalrous, aspirant and closely attached allies, this much of charity sufficient enough and did not determine it to be the most supreme and ultimate form of sympathy and compassion and fulfillment of others' rights. He (SAW) has, in his miraculous, Prophetic style, expressed this point in a brief sentence before which the eloquence and rhetorics of all the littérateurs, howsoever, great, stands nowhere, thus:

‘Beyond question, there are other obligations on wealth aside *Zakat*.’ It is narrated by ‘Tirmizi’,

ascribing the same to Fatima bint Qais that ‘ He (SAW) was asked, or Fatima bint Qais herself asked him about the *Zakat* to which he (SAW) replied: ‘Beyond question, there are other obligations on wealth aside *Zakat*.’ He (SAW) then recited the following verse:

*Virtue is not in this that you turn your faces to the east and the west, but virtue is of him who believes in Allah and the Last Day and the angels and the Book and the Prophet, and gives of his substance, for love of Him, to kindred and orphans and the needy and the wayfarer and the beggars and for redeeming necks; and establishes prayer and gives the poor-rate and is of the performers of their promises when they have promised; and is of the patient in adversity and affliction and in time of violence; there are they who have proved true, and these are they who are God-fearing.*⁸⁸

The Attitude of the Prophet (SAW) towards Wealth

The Prophet (SAW)’s attitude towards wealth and his behaviour with his family (keeping particularly

⁸⁸ . II : 177.

in mind that he (SAW) had utmost affection for the *Ummah* and was its greatest will-wisher and he himself has said: ‘ The best among you is he who is good for his household; and among you, I am the best for my household.’⁸⁹ was typically illustrative of the Apostolic point of view. It was the attitude of a man to whom the Sublimity and All-powerfulness of the Divine Being was an absolute and self-evident reality, whose morals were the morals of God and who was permanently solicitous of the Day of Resurrection and Final Judgement. *The Day whereon neither riches nor sons will be of any avail; Unless it be he, who shall bring to Allah a whole heart.*⁹⁰ The holy Prophet was more impatient for the Hereafter than the bird is for the nest after a whole day’s flight. He would exclaim: ‘O God! There is no joy other than the joy of Futurity.’⁹¹ Wealth, in his eyes, was of no greater significance than the foam of the sea or the grime of the palm. To him the whole of mankind was the family of Allah and he regarded himself to be the guardian and protector of the orphans, the needy and the destitute. For others he

⁸⁹ . In ‘Tirmizi’ and ‘Dari’ this tradition is ascribed to Hazrat Aisha (RAA) and in ‘Ibne Maja’ to Hazrat abbas.

⁹⁰ .XXVi : 88-89.

⁹¹ . Bukhari : Vol. II. P. 949.

wished ease and comfort, but for his own household, poverty and indigence. It was he who uttered spontaneously the words: 'I may eat my fill on one day and go without a meal on the other'⁹² and also: 'O God! Bestow upon the descendents of Mohammad only as much provision as may be necessary to sustain life.'⁹³ He candidly conveyed his Lord's message that was comfort to his eyes and a solace to his heart to his wives:

*O Prophet! Say to your wives: 'If it be that you seek the life of the world and its adornment, then come, I shall make a provision for you, and shall release you with a handsome release. And if you seek Allah and His Messenger and the abode of the Hereafter then verily Allah has prepared for the well-doers among you a mighty reward.'*⁹⁴

The pious wives of the Prophet (SAW), on hearing the Allah's message, opted, without a moment's hesitation, in favour of living with him (SAW) and not with their parents or brothers

⁹² . 'Tirmizi' has quoted Abu Umamah to have narrated that the Prophet once said: 'My Lord asked me if the valleys of Makkah be turned into gold. I replied: 'No, My Lord! What I like is that I may eat my fill on one day and go without a meal on the other so that when I am hungry I may remember Thee and beseech Thee like a beggar and when my stomach is full I may thank Thee and sing Thy praises.

⁹³ . Bukhari: Vol. II p. 967.

⁹⁴ . XXXIII : 28-29.

where every comfort and luxury was waiting with extended arms to receive and embrace them.

The Life of the Prophet and his Family

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What was the life which the Prophet's wives had opted for and deemed preferable? Here it is as described by Hazrat Aisha (RAA) with her hereditary truthfulness and her vast personal experience and knowledge. She says:

“The members of the Prophet's household never had even the barley bread to their fill. Sometimes for an entire month and sometimes for a couple of them no fire burnt in our hearths and we lived only on dates and water. When the Prophet (SAW) died there was nothing in our house which a living creature could eat except a piece of bread that was left on a shelf.”⁹⁵

Once Hazrat Umar (RAA) paid a visit to the Prophet and found that the prophet was sitting on a mat which had made its impressions on his body. On looking around, he saw nothing except a small water-skin hanging by the wall, a very little quantity of barley and a worn-out mat. Seeing this Hazrat Umar burst into tears. The Prophet asked him as to what made him burst into tears. Hazrat Umar replied: O Prophet of God! How could I

⁹⁵ . Bukhari, Muslim and other 'Sihah' compendiums.

restrain myself from doing so! Here it is the mat that has made its impressions on your sides. It is all the treasure that I am seeing here that you have while Chosroes of Persia and Caesars of Rome are wallowing in the midst of their gardens of fruits and lakes, though you are the Apostle of Allah. The Prophet (SAW) remarked: “O Ibne-Khattab! Are you being skeptical? These are the people whom to all the amenities of life and comfort have been given away in this world itself.”⁹⁶

The Prophet (SAW) did not like to keep, even for a short while, money in excess of his need, in his house. Likewise, he did not allow the goods of charity which were the property of common Muslims to remain with him for a moment. He would not have the peace of mind unless he had them given away.

It is related by Hazrat Aisha that: “ I had, during the Prophet’s terminal illness, six or seven *dinars* with me. The Prophet commanded me to have them distributed. Because of his illness, I

⁹⁶ . Bukhari, Musnad Ahmad ibne-Hambal and Sunan Ibne-Maja in words almost similar to each other.

could not find time to do it. Later, he asked me what I had done with those six/seven *dinars*. I told him that owing to his illness I was too preoccupied to think of them. He, then sent for them and placing them on the palm of his hand said: ‘What would be the assumption about the Apostle of Allah if he joined him in such a state when these were lying with him.’⁹⁷

He (SAW) would not delay at all having all such goods and articles distributed and given away to the deserving.

He would not postpone it for some other time. Uqaba Bin Harith states that: Once in Madina I offered my Asr prayers behind the Prophet (SAW). The moment he had finished the prayer he rushed hurriedly, scaling over the peoples’ shoulders, towards the chamber of some of his wives. The people got very worried because of his haste. Then he came out and felt that the people were greatly amazed at this haste. He then said: ‘I recalled that there was some gold lying in my house. I did not like to pass the night with this thing lying with me.

⁹⁷ . Musnad –e- Ahmad.

I have, therefore, given instructions to have it distributed.⁹⁸

This is the morality and the character which the Prophet (SAW) taught his Companions and guided them to and the entire *Ummah*. In inducement on expending one's wealth and possessions in deeds of charity he gave so forceful homilies and exhortations that, as one reads them, starts wondering if the owner himself really had any claim over whatever is in excess of his needs. After having read these traditions when one looks at his own life and the comfort, ease and luxury he enjoys he is overcome by a feeling of great uneasiness. Everything appears to him unnecessary and superfluous. All these glamorous garments, numerous varieties of food items, luxury cars and vehicles and the abundance of amenities of life all appear to him unfair and unjust; although those advices and exhortations were only by way of inducement and these things are not totally banned by the *Shariah* and the law. But such was the way of the Prophet (SAW).

⁹⁸ . Bukhari.

*Assuredly there has been an excellent pattern for you in the Messenger of Allah, for him who hopes in Allah and the Last Day and remembers Allah much.*⁹⁹

According to a well-authenticated Tradition, the prophet (SAW) said: “Whoever has a conveyance in excess should give it to one who is without a conveyance. Whoever has a supply of victuals in excess should give it to one who is without a meal.”¹⁰⁰

He (SAW) also said, “One who has a meal for two should make a third partake in it; and one who has meal for three should make a fourth partake it.”¹⁰¹

Once he (SAW) said, “He is not a believer in me who, having had his fill, went and slept all the night while his neighbour remained hungry, although he was aware of it.”¹⁰²

Another Tradition has it that: “A man came to the Prophet (SAW) and said, ‘Get me clad, O Allah’s Prophet’. He (SAW) asked him: ‘Is there no one among your neighbours who has a couple

⁹⁹ . XXXIII : 21.

¹⁰⁰ . Abu Dawood quoting Abu Saeed Khudri (RAA).

¹⁰¹ . Tirmizi.

¹⁰² . Al-Ausat by Rabrani.

of pairs in excess?’ He said, ‘There are more than one’. The Prophet (SAW) said, ‘May then Allah not get you and him together in the Paradise.’¹⁰³

The Prophet (SAW) lifted the status of man to such heights and raised the value and importance of bringing relief to the needy to such a level as any level higher than that is unimaginable even. Any one committing dereliction in this is just like one disobedient to Allah and a backslider. As per the famous *Qudsi* (Devine) Tadition, ‘Allah, the Sublime, would ask his bondman on the Day of Judgement: I fell ill and you did not come to enquire about my health. The bondman would say: How was I to enquire about your health? You are but the Lord of the worlds. Allah, the Almighty would say: Weren’t you aware that so-&-so of my bondsmen was ill?! But you did not visit him to enquire about him. Had you visited him you had found me there with him. O son of Adam! I asked you for food; but you did not give it to me. He would say: O my Lord! How was I to give you food? You are but the Lord of the worlds. Allah Almighty would say: Weren’t you aware that so-

¹⁰³ . Tabrani: Al-Ausat.

&-so of my bondsmen wanted you to give him food. But you did not do so. Had you done so it would have reached Me. O son of Adam! I asked you for water, but you did not give it to Me. He would say: O Lord! How was I to give you water. You are the Lord of the worlds. Allah would say: So-&-so of my bondmen asked you to give him water. But you did not do so. Had you done so you have found me there with him.¹⁰⁴

What is ultimate in this respect and which no gesture of compassion, benevolence, equity and justice can surpass is what the Prophet (SAW) made it a maxim when he said:

‘None of you can be a **perfect** Muslim unless he wishes for his brother what he wishes for himself.’¹⁰⁵

The life-style of the revered Companions:

The life and character of Allah’s Prophet made its utmost and indelible impact on the life, inclinations, attitudes and their behaviour with their family and their properties. This spirit had

¹⁰⁴ . Muslim

¹⁰⁵ . Bukhari.

pervaded deep into their veins and arteries and ran with their blood in their hearts and minds. Their lives had become, to a great extent, a reflection or a mirror-image of the Prophet's life itself. And, of course, the nearer to him, the greater the resemblance with him. The incidents and instances of their austerity, compassion, bringing relief to anyone in need, contentment, simplicity and forbearance, altruism and self-denial that the history has kept preserved for us are the superior-most and brightest instances found in the annals of the entire history of ethics and religions. No nation in the world could ever come anywhere closer to it. It is a famous episode recorded and reported by history that the wife of Caliph Hazrat Abu Bakr once desired to have some sweetmeat dish made. By putting by daily a little bit cut off her daily stipend she got a sum accumulated for the purpose. When Hazrat Abu Bakr (RAA) came to know of it he got these few *dirhems* also deposited with the *Baitul-Mal* and got the daily stipend slashed by that much amount as she had been able to save for preparing the sweetmeat dish saying that the experience has proved that we could do without that also.

The austerity and asceticism and the simple life led by Hazrat Umar (RAA) has become, in history, something proverbial. In this regard it should suffice to relate a journey he made to 'Jabia' (Syria) in his capacity as the Caliph of Muslims and the Head of the Islamic State. Here is the depiction penned by a renowned historian:

' He was riding on a camel. His head was shining in the sun. He had neither a cap on his head nor a turban. Both of his legs were dangling on the two sides of the saddle. There was under him only a poor-quality woolen mattress which served as his bed when he got down from the camel and served as a pack-saddle when he rode. There was a bag stuffed with cotton. When on the move, he used it as a pouch and when camping it served as a pillow. His apron was made of a coarse cloth. It was worn-out and old and was also torn on one side',¹⁰⁶

About Hazrat Uthman (RAA) who was the richest and most well-off among his colleagues, Shurahbel Ibn-e-Muslim says: He would play his role as a host to others in a princely manner; but he

¹⁰⁶ . Al-Bidayah wan-Nihayah : Vol. VII; pp. 59-60.

himself would take, on going back home , just bread and oil.

The portrayal of the ascetic life of Hazrat Ali Ibn-e-Abi Talib (KAW) (who is counted one among the most notable ascetic Companions) is made by Dhirar Ibn-e-Dhamra thus:

‘He was scared of, and disgusted with, the world and its adornments and was familiar with the darkness of night. He was very lachrymose, very reflective, wringing his hands and accosting his own self. His dress was ordinary and his food coarse and crude. By God! He looked like just one of us. If we asked him anything he would answer at once. If we came to see him, he would himself begin the conversation. If we invited him, he would accept the invitation.’¹⁰⁷

This reflection of the Prophet’s life and character and this mirror-image of his Apostolic comliness was relative to the association one had with, and the guidance he received from, him (SAW). Hence, the place attained by Hazrat Aisha, the *Ummul-Momineen*, (who was the Prophet

¹⁰⁷ . ‘Safwat us-Safwa’ by Ibn-e-Jauzi.

(SAW)'s most beloved wife) in self-abnegation, altruism, magnanimity and benevolence is very high. It is put on record by the chroniclers that 'once she gave away one lakh *dirhems* in charity whereas she herself had only one worn-out dress to put on, and she was fasting. Her maid said to her it would have been better if she had saved a few *dirhems* for *Iftar* (fast breaking meal) Hazrat Aisha replied, 'So would have I done had you reminded me in time'. She gave away one lakh of *dirhems* forgetting her own hunger and keeping only others in mind.¹⁰⁸

This moral attitude and spirit had seeped so deep into the earliest Islamic society that all the Companions seemed as if cast in just one mould. The self-effacement had become a second nature with them. Hazrat Ibn-e-Umar (RAA) states that 'We have had a time when none of us deemed himself more entitled to his own *Dinars* and *Dirhems* than his Muslim brethren.¹⁰⁹

As a result thereof such prodigious events and incidents took place as made the borders of

¹⁰⁸ . 'Al-Mustadrak' by Hakim.

¹⁰⁹ . Bukhari : 'Al-Adab ul- Mufrad

kindliness and compassion joined with those of equality and egalitarianism, and got the good-neighbourliness lifted to the highest point of altruism. Self-same Hazrat Ibne-Umar narrates that: ‘Once one of the Prophet’s Companions got a gift of a goat’s head. Thinking that such-&-such person had a greater need of it than him, he sent it to him. But he, too, thought the same about some third person and, so, he sent it to him. And, thus, the head of the goat kept changing hands from one to another till after making a round of seven homes it came back to the same Companion who had first received it.’¹¹⁰

Talking of the abstinence and altruism, the share of *Tabeyeen* (successors of the Prophet’s Companions) in this refined sensibility, craving for compassion with others, and the passion for being helpful to every one that got transferred to latter generations, was naturally the greatest.

Hazrat Hasan Basri (RAA), the ‘doyen of *Tabeyeen*’ states that: (In his times) the moral and spiritual state of Muslims was such that daily at day-break one of the men would call out: ‘O the

¹¹⁰ . Ihya ul-Uloom; Vol.ii, P.174.

inmates of the houses! Take care of the orphan amidst you! Take care of the indigent amidst you!’¹¹¹

In particular, the *Banu-Hashim* and the revered members of the Prophet’s household were far ahead in this field. They kept pursuing this path with sincerity and integrity. Innumerable instances of generosity and benevolence, sympathy and kindheartedness of Imam Hasan (RAA) and Abdullah Ibn-e-Jafar (RAA) are recorded in history. Imam Ali bin Husain bin Ali (RAA) (AKA Zain-ul-Abedin) had excelled and attained superiority in these virtues and qualities inherited by him from his ancestors. Mohammad Ibn-e-Ishaque narrates that there were quite a number of people who did not know how were they surviving and where their subsistence came from. On Hazrat Ali Bin Husain (RAA)’ demise, this supply line was snapped off. And, then, they came to know that it was none else but he who used to bring, incognito, to them the provisions in the night. It was learnt on his death when the marks were seen on his back and shoulder that were caused by the

¹¹¹ . Bukhari : ‘Al-Adab ul-Mufrad’

bags he carried to houses of the widows and paupers.¹¹²

Random Instances of Altruism and Compassion

The precious legacy of this sublime fervour, subtle sensibility and self-scrutiny were kept successively preserved by Muslims, generation after generation. Their ‘profound-in-knowledge’ clerics and the protagonists of education and edification kept fully representing, in every country and during every era, this way of life, conduct and fervour. The annals of history and tomes of biographical anthologies are replete with narratives of their prodigious events, anecdotes, feats and sacrifices. But, more mind-boggling and astounding than the incidents and episodes compiled by the peerless chroniclers are the incidents found in a lot of such books as have no direct bearing on this subject and about which it never occurs to one that such material could be found therein.

¹¹² . These incidents have motly been reproduced from Dr. Mustafa Siai’s “Socialisn\m in Islam’

The principle and the motto of these truthful, saintly clerics and venerated people has always been that no money should be left in their house when the night fell; that keeping the fulfillment of their own needs on hold, others' needs must be fulfilled first; that whatever gifts and offerings were received from the rich and the well-to-do must be exclusively used in rendering help to those poor and the needy living in the town who are deprived of them and are deemed not worthy of being given any thought. Their motto was: 'It (money) should be taken from the well-to-do and given away to the poor.' Their table-spreads were, like their hearts, larger, wider and more inclusive of the commoner than those of the rich and the lords. Sheikh Abdul Qadir Jeelani (the vanguard and torch-bearer of this entire clan of *Sufis*) is reported to have said once: 'I have got a hole in my palm. Nothing stays in it. Even if I got a thousand *dinars*, they would be spent before the night falls'.¹¹³ On another occasion he said, 'I wished the whole world was put at my disposal and I kept on feeding the hungry.'¹¹⁴

¹¹³ . 'Qalaid ul-Jawahir' : p. 10.

¹¹⁴ . Ibid.

There was, within the vast expanse of the Islamic world, no nook or corner which lacked such people. Moreover, one region's share of them was no less than that of the others. The biographies of these devoted and Godly clerics, seers and saints, are replete with incidents of asceticism and austerity, altruism and self-denial, commiseration and compassion, maintenance of brotherliness, fondness of generosity, eagerness for bringing succour to the destitute and fervour for making others comfortable at the expense of their own ease and comfort. We narrate hereunder only two specimens out of innumerable instances which are seen in the lives of this clan of people with such uniformity and regularity as is seen in the leaves of any particular tree. They were all the blooms and blossoms of the 'Tree of Apostleship' and had sprouted from the same 'root' of the tree which is defined in the Glorious Quran thus:

*...Its roots firmly fixed, and its branches reaching the heaven; giving its fruit at every season by the command of its Lord.*¹¹⁵ :

¹¹⁵ . XIV : 24-25.

About Khwaja Nizamuddin Aulia the testimony is given by his attendant that he would place before him the *Sahari*¹¹⁶ comprising all sorts of dishes. He would, however, partook very little of it. About the rest he would instruct to have it preserved for the children. It was Khwaja Abdur Raheem who was assigned the responsibility of taking the *Sahari* to him. He states that more often than not he would partake nothing of it. “I would plead with him saying: ‘Your holiness does not take much even at *Iftar*. If you did not have the *Sahari* also you would become very weak.’ Thereupon he would burst into tears and say, ‘How many poor and destitute are there in the corners and platforms of the mosque lying hungry and passing the night starving. How can I have this food gone down my throat, then. Hence, it would happen very frequently that I would take back the *Sahari* untouched by him and as was brought to him.

When the moment to breathe his last approached, he summoned all the attendants and disciples who were around and facing them he

¹¹⁶ . the pre-dawn meal taken by Muslims when fasting.

said: Do bear witness to it that if Iqbal (the attendant) has kept any of the provisions withheld in the house, he would have to answer for it before the God on the Day of Judgement'. Iqbal (the attendant) submitted that he had kept withheld nothing; everything had been given away in charity on his (Sheikh's) behalf. And true to his word, that magnanimous young man had really done the same. Barring the food-grains that could have sufficed for the indigent inmates of the *Khanqah* (monastery) every thing was given away. Syed Hussain Kirmani told the Sheikh that save the food-grains everything had been given away to the needy. It made the Sheikh displeased with Iqbal. He sent for him and said to him, 'why did you keep this wretched sand-dust withheld? Iqbal said, 'Whatever there was in the house had been distributed among the destitute save the food-grains. The Sheikh then ordered to get the hordes of the people collected. When they arrived, he said to them, 'Break open the storeroom of food-grains and take it all away without any compunction; and get the place swept with broom. It was not long

before a multitude got collected and had the food-grains looted.¹¹⁷

Another specimen of such a life-style is presented below from the life of Syed Mohammad Saeed Anbalwi.¹¹⁸ His biographer chronicles that once Nawab Raushan ud-Daula called on him and presented a purse of Rs. 60,000 (which must not be less than lakhs of rupees today) for the construction of the *Khanqah*. The Sheikh asked him to leave the money somewhere and take rest. When Raushan ud-Daula had gone back, the Sheikh issued a common invitation to all the poor, the needy, orphans and widows of the city and the neighbouring townships and had all the money distributed among them holding not a single paisa back. When he met Raushan ud-Daaula the next time he said to him, ‘There is not as much *Thawab* (reward in the Hereafter) in getting the *Khanqah* constructed as in being of service to the needy and the destitute.’

¹¹⁷ . Siyar ul-Aulia.

¹¹⁸ . Known popularly as Syed Meeran Bheek, the *Khaleefa* (successor) of Hazrat Shah Abul Maali Anbethwi. (d. 1131 A.H.)

On another occasion, Emperor Farrukh Siyar, Nawab Raushan ud-Daula and Nawab Abdullah Khan sent the Sheikh Rs. 3,00,000 alongwith their letters. The Sheikh had all the money distributed among the indigent and the members of well-born families of neighbouring towns and villages.¹¹⁹

One might say that these incidents pertain to that clan of ascetics who had renounced the world and lived in isolation from the people and cut off from the main-stream of life. What is to be seen is whether such instances of asceticism and altruism, self-denial and contentment are found among the other strata of the *Ummah* also. The history gives the answer to this query with full confidence in affirmative. For, we find in every Islamic generation, every Islamic society, every environment and every epoch, such people who were followers of the precepts laid down by the life-style of the Prophet (SAW) in these matters and applied same moral standards as set by him (SAW) to their life, their wealth, their family members, and even to their neighbours and

¹¹⁹ . Manazir Ahsan Geelani : 'Nizam-e-Taleem wa Tarbiat' : VOL. II, pp. 221-222.

compatriots. The history has kept preserved for us their episodes, scattered here and there. They belong to all categories including kings and emperors, clerics and saints. We pick up here only two categories to be cited; one, that of *Ulama* (clerics) and the other of rulers and conquerors:

The name of Sheikhul-Islam Imam Ibn-e-Taimia is the most qualified to represent the category of Islamic clerics. Particularly because those do not know enough about him level against him the charge of drabness and apathy and have the notion that his knowledge and intellectuality had overwhelmed his heart and emotions. About him one of his contemporaries, Hafiz Ibn-e-Fazlullah al-Umari writes:

Heaps of gold, silver and other goods would come to him and he distributed them all with nothing left with him. If he ever retained anything, it was only with the intention to have it given later to some one in particular. In being generous and magnanimous he went to that extent that he would he would even take off his clothes that he had on and give them away to the needy. Hafiz Ibn-e-Fazllulah writes further: ‘He was very profuse in

alms-giving and charity deeds. When he had nothing left to be given away he would sometimes take off his clothes he had on him and give them away to the needy and the destitute.'

Who else than the emperor Salahuddin Aiyubi can deserve to be the representative of the class of kings and conquerors. He was the ruler of the largest Islamic empire of his time and had inflicted defeat upon the mightiest military power of the known world. His companion, Ibn-e-Shaddad testifies that:

'All the legacy left behind by the Sultan was just an amount of 47 *dirhems* and a coin of gold. He left no other property in legacy.'

This great conquerer and ruler who ruled over a vast territory extending from the northern borders of Syria in Asia up to south of African deserts of Nuba departed from this world in such a state that he did not possess even so much money as could suffice for his funeral expenditure. Ibn-e-Shaddad writes:

'Not a pice from his legacy was available to be spent on his funeral. All the arrangement was made from money taken on loan. So much so that

the hay-cocks for the grave were also acquired on loan. The shroud was arranged by his minister-cum-scribe, Qadi Fadil, from some permissible and legitimate source.'

This way of life was not peculiar to any generation or any ideological or spiritual school of thought. But all the saintly sages and godly saints in every era pursued the same course. Their motto was: 'a new day, a new provision'. They kept nothing saved for future, nor did they practice frugality for fear of getting run-out of funds. It is not some hoary tale of the past. There are, on the contrary, even today such clerics and spiritual leaders who do not like that anything in excess of their need which might be needed by someone else should remain with them or they pass a night with any excess money lying with them. This trend is not owing to monasticism or renunciation of the mundane. Nor is there at work behind it the passion for interference with the divine law of nature, or the likeness for harshness in matters made easy by God, or presuming things made lawful and legitimate by Him as prohibited and forbidden. They did not, also, take to this path under any compulsion. They had, instead, in view

only the fear of being called to account in the Hereafter, affection for the humanity, and the eagerness to follow in the footsteps of the Holy Prophet (SAW). They also had in mind that following in the Prophet (SAW)'s footsteps in the life of the Prophet (SAW) not only in deeds of magnanimity, altruism and self-sacrifice but in all the righteous deeds is the silent inducement to their followings by means of practical instances and living examples on doing these deeds. In fact this conduct of theirs made very lasting impacts on their disciples and fans who, in turn, got inspiration and zest to follow in their footsteps.

Notwithstanding the shortcomings, weaknesses and various malaises, which had regularly been fought against by the reformers of the *Ummah*, the Islamic society is still more distinguished and far superior than any other society in the deeds of compassion and commiseration, charity and benevolence. Thanks to Islamic precepts, the spirit of mutual commiseration, assistance and sympathy has penetrated deep into its veins and arteries. Compared to other societies, the Islamic one is most free from the bondage of materialism and

worship of stomach. Moreover, there has never been any dearth of such members as have been raising the banner of revolt against materialism and want to bring it within the control and range of influence of Islamic moral values. It is only its ensuing effect that the ratio of trade rivalry and competition, individualistic and personal egotism and mammon-worshipping is lowest in it compared to those societies which do not believe in any life after the present one, have no other objective in life than pursuit of pleasure and comfort, and running frantically, head over heels, after illusionary, economic ideals.¹²⁰

¹²⁰ The author was told by some aged and reliable persons who had seen the good old days that the attitude of the merchants of Makkah towards the members of their community was marked by genuine well-wishing. They said there used to be traders who, if a customer came to them in the evening and they felt that they had sold enough goods for the day and made the income they had hoped for while their neighbour had not been that lucky, gently advised him to make his purchases from the adjoining shop as many customers had come to it on that day.

Likewise, Mohammad Asad, recounting his impressions of his stay in Damascus writes: It was with the excitement of a new understanding, with my eyes opened to things I had not suspected before, that I wandered in those summer days in the alleys of the old bazaar of Damascus and recognized the spiritual restfulness in the life of its people. Their inner security could be observed in the way they behaved towards one another; in the warm dignity with which they met or parted; ... in the manner in which the shopkeepers dealt with one another. Those traders in the little shops ... seemed to have no grasping fear and no envy in them; so much so that the owner of a shop would leave it in the custody of his neighbour and competitor wherever it became necessary for him to be away for a while. I often saw a potential customer stop before an unattended stall, obviously debating within himself whether to wait for the return of the vendor or to move on to the adjoining stall--- and invariably

It is, notwithstanding its today's shortcomings and weaknesses, a peculiar, distinctive feature of the Islamic society. It has, therefore, more opportunities available with it, than any other society in the world, for practicing the social justice and loftier human values. It is basically because of the respect it has, in some degree or other, for the Islamic way of life and the in-faith bondage that exists in it and has got all its pieces linked to each other in a string.

Voluntary and Instinctive Compassion or the Enforced, restricted Egalitarianism?

A factor common to all the economic and so-called 'progressive' movements which have cropped up today is that they have no faith in the mankind and the humanity. The proponents and supporters of these movements have accorded preference and priority to a involuntary and restricted sort of equality over man's natural, instinctive and voluntary feeling of compassion and well-wishing. They have overlooked the fact that the money is not the only need of the mankind; and merely the partnership and equality in money only cannot fill the vacuum of man's

heart, his feelings and emotions; nor can it be salve to all its wounds. There is a much greater need of a general passion for sympathy in life for the mankind than the partnership in income and means of production. Sometimes a drop of tear telling the tale of a bleeding heart proves to be much more efficacious than the hoards of gold and silver, pearls and diamonds. All men are mutually in need of each other's cooperation. They mutually share each other's sufferings and pains. It calls for sharp sensitivity, delicate perception, warmth and cordiality, geniality and hilarity and all mores and manners required to make others cheerful and happy. If that is kept in mind, it would become apparent that the teachings of the holy Prophet (SAW) have not left out even the most subtle and delicate aspects and angles of sympathy and compassion. In fact, they portray the truest and prettiest picture of human feelings. Speaking of deeds of sympathy and kindness and various kinds of charity, the Prophet (SAW) said:

‘Your doing justice between two persons is charity; your helping a man to mount a horse (or carriage) is charity; your lifting up his baggage and putting it (on the mount or vehicle) is charity; your saying a good thing is charity; your taking a step

towards *Salat* is charity; and your removing an obstacle from the road is charity.’¹²¹

In another *Hadeeth* it is related that the Prophet (SAW) once said, ‘The distressed should help the needy.’ On being asked what should one do if he is not in a position to help the needy, the Prophet (SAW) said, ‘Enjoin what is good’ The Companions again asked, ‘And if it, too, may not be possible?’ The Prophet (SAW) remarked, ‘Abstain from evil. That, too, is charity.’

In yet another *Hadeeth* the Prophet (SAW) is reported to have said, ‘Your lending a helping hand to anyone engaged in a work or enabling a clumsy worker to do his job properly is also charity.’ On being enquired what should a person do if he was too weak to render such a service, the Prophet (SAW) replied, ‘Let people remain safe from your mischief. That will be a charity on you’re your own self.’¹²²

Yet another Tradition of the Prophet (SAW) reads:

(footnote # 120 contd.) == the neighbouring trader, the competitor, would step in to enquire after the customers’s wants and sell him the required goods----not his own goods, but those of his absent neighbour-----and would leave the purchase price on the neighbour’s bench. Where in Europe could one have witnessed a like transaction?” (pp. 125-26)

¹²¹ . Bukhari and Muslim.

¹²² Ibid.

‘Your smiling in your brother’s face is charity; your bidding what is good is charity; your forbidding what is wrong is charity; your putting a man who has lost his way on the right path is charity; your assisting a man who has a defect in the eye is charity for you; Your removing a stone, thorn or bone from the road is charity for you; and your emptying the bucket in the bucket of your brother is charity for you.’¹²³

The preference accorded to an extraneous and enforced (by might of power) equality over man’s natural kindness, which erupts from the bottom of one’s heart, has resulted into giving birth, in communist and socialist countries, to a kind of society which is unfamiliar with human kindliness and deprived of passion for well-wishing. All of its members have metamorphosed into mere traders who are at loggerheads with each other. Neither one trust another; nor is prepared to forego one’s claim in deference to someone else. Every one is busy in spying against others; fabricates false reports and fake documents against them; derives pleasure from and gloats on their distress and

¹²³ . Ibid.

adversity; and gets grieved on their success and progress. To put it in brief, the entire country becomes a battlefield where no one's life is secure, or a court of litigation where the safety of no one's honour can be assured.

It is as a result of such a state of affairs that the sense of responsibility and keenness to perform one's duty as best as one could---wherein lies the secret of man's grandeur and glory---have totally vanished. Having shirked every commitment, sense of responsibility and obligation, the people have become exactly like stray cattle who have no objective in life but to go on grazing, biting off and feeding upon whatever they could lay their mouths on. Every kind of responsibility has been thrown upon the State, its administrative machineries and the penal laws of the country. The society is treated just like a babe, having no discernment and wit. It is only for the State to do whatever it can for anyone and take care of everyone's needs. And, hence, the words like sympathy, kindness, magnanimity, altruism and mutual cooperation have naturally lost their significance. The State undertakes to safeguard everyone's rights and to provide every one the

necessities of life. While the people, like the dumb and deaf cogs in a giant wheel of a machine, simply function as programmed by it. Naturally, therefore, all these feelings and sentiments and their natural effects are deemed redundant and superfluous.

Quite contrary to this state of affairs, the compassion that is innate, natural and springs from the innermost recesses of heart, and the resultant peace, serenity, contentment of heart, mutual trust, love and affection, spiritual bliss, self-satisfaction, pride in humanity and the zest for being witness to brightest aspects of life, and total consciousness of one's obligation and responsibility were present, with all their profundity, sublimity and glory, in the original Islamic society. Their influence was felt in every walk of life. However, this phenomenon of transformation of human disposition is not something restricted and peculiar to that age. Whichever society, in whatever era, adopts this comprehensive, natural and instinctive feeling of sympathy as its principle and makes it its way of life, in contrast to enforced and restricted equality, would achieve those qualities. It will have all its members woven together into a

string of love and affection. They will all be well-wishers of each other, acknowledge virtues of each other with an open heart and have no qualms and reservations in deposing in each other's favour. Every generation will bear witness to supremacy and excellence of the preceding one, and pray to God for its salvation and being rewarded by His Acceptance and Forgiveness. Of them the Quran has said:

*And it is also due to those who came after them, saying: Lord! Forgive us and our brethren who have preceded us in Faith and put not in our hearts any rancour toward those who have already believed, Lord! Thou art Tender, Merciful.*¹²⁴

This one is the Islamic society whose every individual looks at his brother as his own mirror-image and wants to see him free of every charge, blame, blemish and vice. He prefers for him the same as he prefers for himself:

*Why, therefore, did not the faithful men and women, when you heard the slander, think well of their own people and say: 'This is an evident calaurny.'*¹²⁵

¹²⁴ . LIX : 10

¹²⁵ . XXIV : 12.

The holy Prophet (SAW) has elucidated this state of the Muslim society with a very eloquent parable. He said:

‘In kindness and affection the Muslims are like a single body. If any part of it is stricken with an ailment, the whole body get stricken with fever sleeplessness.’¹²⁶

It is such a society whose every member is protective, trustworthy, honest, and reliable. The Prophet (SASW) said:

‘Every Muslim is a Muslim’s brother. He is neither perfidious to him nor tells him a lie. He neither puts him to disgrace nor leaves him in the lurch. Each Muslim’s honour, property and life are sacrosanct for the other fellow-Muslim.’¹²⁷

Contrary to that, the life in many countries has become a veritable curse and a specimen of Hell:

*So oft as a community enters it, it shall curse its sister.*¹²⁸

¹²⁶ . Bukhari & Muslim.

¹²⁷ . Tirmizi.

¹²⁸ . VII : XXXVIII : 7.

So it happens all the time that whenever a dictator assumes power, he showers curses on his predecessor and deems it his duty to charge him with treason, disloyalty and perfidy. Whoever comes to power for a day even wants to wreck as terrible a vengeance on his adversaries, critics and opponents as possible. To achieve that, he considers himself at liberty to perpetrate every kind of brutality, atrocity, genocide and bloodshed:

*And when he turns away he speeds through the land so that he may make mischief therein and destroy the tillage and the stock. And Allah approves not mischief.*¹²⁹

In spite of all that, if someone still prefers this very path, the tortuous and tedious one, and repeats this bitter and unsuccessful experiment, then of him Quran proclaims:

*Would you take in exchange what is meaner for what is better? Get ye down into a city, as there is surely in it what you ask for.*¹³⁰

The End.

¹²⁹ . II : 205.

¹³⁰ . II : 61.

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